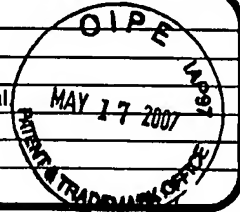


Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: May 17, 2007 (use as many sheets as necessary)				Complete if Known	
				Application Number	10/092,279
				Filing Date	03/06/2002
				First Named Inventor	Bruce BENT et al
				Group Art Unit	3693
				Examiner Name	Harish T. Dass
				Attorney Docket Number	049788-0102
Sheet	1	of	1		



U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
H10	B1	4,194,242		ROBBINS, ROBERT	03-18-1980	
	B2	4,718,009		CUERVO	01-05-1988	
	B3	4,739,478		ROBERTS et al.	04-19-1988	
	B4	4,742,457		LEON et al.	05-03-1988	
	B5	4,910,676		ALLDREDGE	03-20-1990	
	B6	5,025,138		CUERVO, VINCENT	06-18-1991	
	B7	5,323,315		HIGHBLOOM	06-21-1994	
	B8	5,933,817		HUCAL, STEPHEN	08-03-1999	
	B9	5,950,179		BUCHANAN et al.	09-07-1999	
	B10	6,148,293		KING	11-14-2000	
	B11	6,018,723		SIEGEL et al.	01-25-2000	
	B12	6,112,188		HARTNETT	08-29-2000	
	B13	2004/0138972	A1	MENDELSON, MICHAEL	06-15-2004	

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office ³	Number ⁴	Kind Code ⁵ (if known)			
							T ⁶

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
H70	B14	Reserve Financial Web Site, Reserve Solutions Inc., Innovative Financial Products, Archive org Versions of equityloancard.com, 7 Sheets, (Internet Archive Wayback Machine).	
	B15	Reserve Financial Web Site, Reserve Solutions Inc., Innovative Financial Products, Archive org Versions of reservesolutions.com, 14 Sheets, (Internet Archive Wayback Machine).	
	B16	Copy of the TM file for RESERVE ADVANTAGE Applications from PTO, Serial Number: 78559556, Word Mark: RESERVEADVANTAGE PROGRAM, 20 Sheets.	
V	B17	Copy of the TM file for RESERVE ADVANTAGE Applications from PTO, Serial Number: 78444717, Word Mark: RESERVEADVANTAGE PROGRAM, 11 Sheets.	

Examiner Signature	Harish Dass	Date Considered	9/11/07
--------------------	-------------	-----------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

WASH_1876648.1